

2. (As Filed) The method for creating the electronic greeting card enclosing the electronic gift as recited in claim 1, further comprising a step of receiving a fee from the money handler chosen by the sender.

3. (As Filed) The method for creating the electronic greeting card enclosing the electronic gift as recited in claim 1, further comprising steps of:

receiving a future time from the sender; and

sending the electronic greeting card and embedded electronic gift to the receiver at the future time.

4. (As Filed) The method for creating the electronic greeting card enclosing the electronic gift as recited in claim 1, further comprising a step of receiving a delivery address for delivery of the electronic gift.

5. (As Filed) The method for creating the electronic greeting card enclosing the electronic gift as recited in claim 1, further comprising steps of:

receiving first identity verification information from the sender that is used to verify the identity of a receiver of the electronic gift;

receiving second identity verification information from the receiver; and

processing the first and second identity information to validate the receiver's identity.

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6. (Amended) The method for creating the electronic greeting card enclosing the electronic gift as recited in claim 1, wherein the plurality of gift types include at least one of: a credit in a stored value fund, a foreign currency credit in the stored value fund, a prepaid credit or debit card, a prepaid phone card, promotional points, airline mileage credits, a gift certificate for one or more retailers, and a printed negotiable instrument.

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7. (As Filed) The method for creating the electronic greeting card enclosing the electronic gift as recited in claim 1, wherein the code includes a HTML link to one of a target merchant for a gift certificate and the money handler.

8. (As Filed) The method for creating the electronic greeting card enclosing the electronic gift as recited in claim 1, wherein the money handler includes at least one of a bank, a credit card company, a debit card company, an agent location, a stored value fund, an airline mileage program, a gift certificate issuer, an electronic gift certificate issuer, and a money order issuer.

9. (As Filed) The method for creating the electronic greeting card enclosing the electronic gift as recited in claim 1, further comprising steps of:

loading the amount in a stored value fund of the receiver; and

a step including at least one of the following steps:

sending the amount to a bank account of the receiver;

sending the amount to a credit card or a debit card of the receiver;

sending the amount in a check or a money order to the receiver;

sending the amount to an agent location chosen by the receiver;

sending a telegram or a greeting card with a check or a money

order to the receiver; and

sending another electronic greeting card with another electronic gift embedded therewith.

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A<sup>3</sup> 10. (Amended) A method for generating an electronic gift for enclosing in an electronic greeting card selected by a sender, the method comprising:

receiving selection of a type of electronic gift from a plurality of electronic gift types;

receiving payment for the electronic gift from a money handler chosen by the sender;

creating a code indicative of the electronic gift, whereby the code facilitates redemption of the electronic gift; and

providing the code of the electronic gift for embedding in the electronic greeting card.

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11. (As Filed) The method for generating the electronic gift for enclosing in the electronic greeting card selected by the sender as recited in claim 10, further comprising a step of receiving a fee from the money handler chosen by the sender.

12. (As Filed) The method for generating the electronic gift for enclosing in the electronic greeting card selected by the sender as recited in claim 10, further comprising steps of:

receiving a future time from the sender; and

sending the electronic greeting card and embedded electronic gift to the receiver at the future time.

13. (As Filed) The method for generating the electronic gift for enclosing in the electronic greeting card selected by the sender as recited in claim 10, further comprising steps of:

receiving first identity verification information from the sender that is used to verify the identity of a receiver of the electronic gift;

receiving second identity verification information from the receiver; and

processing the first and second identity information to validate the receiver's identity.

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14. (Amended) The method for generating the electronic gift for enclosing in the electronic greeting card selected by the sender as recited in claim 10, wherein the plurality of gift types include at least one of: a credit in a stored value fund, a foreign currency credit in the stored value fund, a prepaid credit or debit card, a prepaid phone card, promotional points, airline mileage credits, a gift certificate for one or more retailers, and a printed negotiable instrument.

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15. (As Filed) The method for generating the electronic gift for enclosing in the electronic greeting card selected by the sender as recited in claim 10, wherein the code includes a HTML link to one of a target merchant for a gift certificate and the money handler.

16. (As Filed) The method for generating the electronic gift for enclosing in the electronic greeting card selected by the sender as recited in claim 10, wherein the money handler includes at least one of a bank, a credit card company, a debit card company, an agent location, a stored value fund, an airline mileage program, a gift certificate issuer, an electronic gift certificate issuer, and a money order issuer.

17. (As Filed) A computer-readable medium having computer-executable instructions for performing the computer-implementable method for enclosing in the electronic greeting card selected by the sender of claim 10.

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18. (Amended) A gift and greeting system for generating an electronic greeting card with an electronic gift associated therewith, the system comprising:

an interface that receives from a sender selection of the electronic greeting card and a type of electronic gift, wherein the type is chosen from a plurality of gift types;

a payment function for receiving payment for the electronic gift from a money handler chosen by the sender; and

a redemption function for processing a code indicative of the electronic gift, wherein the code is embedded in the electronic greeting card.

19. (Amended) The gift and greeting system for generating the electronic greeting card with the electronic gift associated therewith as recited in claim 18, wherein the payment function receives a fee from the money handler chosen by the sender.

20. (Amended) The gift and greeting system for generating the electronic greeting card with the electronic gift associated therewith as recited in claim 18, wherein:

a future time is received from the sender; and

the electronic greeting card and embedded electronic gift are sent to the receiver at the future time.

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cont

21. (Amended) The gift and greeting system for generating the electronic greeting card with the electronic gift associated therewith as recited in claim 18, wherein the code indicates the electronic greeting card and the type of electronic gift.

22. (Amended) The gift and greeting system for generating the electronic greeting card with the electronic gift associated therewith as recited in claim 18, wherein the code is embedded in a uniform resource locator for the electronic greeting card.

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23. (New) The method for creating the electronic greeting card enclosing the electronic gift as recited in claim 1, further comprising a step of receiving selection of at least one of:

an amount for the electronic gift, and  
an identifier for a receiver of the electronic gift.

24. (New) The method for creating the electronic greeting card enclosing the electronic gift as recited in claim 1, wherein the first-listed receiving step is performed at an electronic greeting card site separate from a payment enabler site that performs the third-listed receiving step.

25. (New) The method for creating the electronic greeting card enclosing the electronic gift as recited in claim 1, wherein the money handler includes at least two of a bank, a credit card company, a debit card company, an agent location, a stored value fund, an airline mileage program, a gift certificate issuer, an electronic gift certificate issuer, and a money order issuer.

26. (New) The method for creating the electronic greeting card enclosing the electronic gift as recited in claim 1, wherein the plurality of gift types include at least two of a credit in a stored value fund, a foreign currency credit in the stored value fund, a prepaid credit or debit card, a prepaid phone card, promotional points, airline mileage credits, a gift certificate for one or more retailers, and a printed negotiable instrument.